

TERMS AND CONDITIONS

FOR COMPANIES

ACCOUNT MAINTENANCEⁱ

Flat account fee (charged quarterly)	EUR	224,-- p.a. per account
for additional account (charged quarterly)	EUR	112,-- p.a. per account
Credit interest on EUR accounts (depending on the ECB deposit rate)	EUR	0,00%
Annual mailing	EUR	50,-- p.a.
Mastercard Worldwide	EUR	300,-- p.a.
SEPA Processing fee (incl. third-party costs)	EUR	15,--
SEPA Processing fee via online banking (incl. third- party costs)	EUR	0,--
Transfer outside SEPA	EUR	on request
Issue of a SWIFT payment confirmation	EUR	50,--
Account closure	EUR	free
Bank confirmation for your annual accounts	EUR	200,--
Reissue of bank statements (older than 6 months)	EUR	50,-- per calendar year, max. 200,--
Tax report, according to GER/AUT tax law, annually	EUR	100,-- plus VAT
Up to 10 years, retroactively	EUR	400,-- plus VAT p. a.
according to international tax law	EUR	on request

SECURITIES

Custody fee securities (charged quarterly in advance)	EUR	0.30% plus VAT. , min. EUR 100,-- p.a. plus VAT. ⁱⁱ
Gold deposit fee (charged quarterly in advance)	EUR	0.50% plus VAT. , min. EUR 100,-- p.a. plus VAT.
Securities transfer (free of payment)		
Outgoing per security	EUR	50,--
Ingoing per security	EUR	free
Securities transfer (against payment)	EUR	500,--
Charges for purchase and sale of securities (incl. ETF and certificates)	EUR	1,25 %, min. EUR 75,--
Bonds	EUR	0,75 %, min. EUR 75,--
Fund (with the exception of ETF)	EUR	Fund share price, subscription fee ⁱⁱⁱ
Fund (trade via stock exchange)	EUR	1,25 %, min. EUR 75,--
Charges for purchase and sale of gold	EUR	1,00%, min. EUR 75,--

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INDIVIDUAL ASSET MANAGEMENT

Asset management fee ("All-in fee" depending on risk allocation)	EUR	1.00 - 2.00% p.a. plus VAT.
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CURRENT ACCOUNT- / OVERDRAFT^{iv}

Current account credit (debit interest rate)	11.00% p.a.
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Other account overdrafts (debit interest rate)	11.00% p.a.
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Status: 10.10.2022

All expenses and ancillary costs incurred in connection with the business relationship (third-party expenses, brokerage, postage, taxes, etc.) which are not included in the aforementioned prices shall be invoiced separately. A reasonable fee may be charged for services rendered which is not included in this tableau. Fees for onboarding (Know Your Customer documentation) will be charged individually on a time and material basis, if applicable.

ⁱ The prices stated for account maintenance and payment transactions apply to private customers; for corporate customers it's "by agreement".

ⁱⁱ The deposit fee includes all operations of corporate actions as well as registrations for general meetings.

ⁱⁱⁱ This condition applies to the acquisition of mutual funds. In case of the redemption of the mutual funds only third-party expenses and fees will be charged.

^{iv} The stated interest rates represent the currently valid conditions and apply to all currencies presently held in the SBTG Pactual Europe S.A.. These conditions may change due to developments on the capital market.